The Institutes CPCU Society and The Institutes are pleased to offer Insights, a quarterly professional journal, to CPCU Society members, and we appreciate your willingness to contribute to this publication's success. Our goal is simple: to create high-quality, informative materials that address both the technical and industry-related issues affecting members. With help from you, quite likely a subject matter expert in one of the areas we wish to cover, we can surely fulfill this goal.

You can submit your own original article between three and five pages, or 2,000 to 3,500 words (or your reprinted article with permission: see "Permissions and Citations"). Article submissions should be sent to CPCUPublications@CPCUSociety.org. You are welcome to use our content template when developing your draft.

When submitting entries to the journal, we ask that you consider the following:

- Vision
- Audience and tone
- Abstract
- Content

- Permissions and citations
- Bios
- Author photo
- Article checklist

Here's a bit more on all of these.

Vision

Our vision is to create an informational, professional, and practical publication that will serve as an important source for up-to-date information in all subject areas within the insurance industry. We aim to provide access to a large and varied collection of articles that focus on insurance industry professionals, updating them with current trends and hot topics within the industry.

Audience and Tone

The journal's audience is the more than 22,000 members of our community of credentialed property-casualty insurance professionals who promote excellence through ethical behavior and continuing education. CPCU Society members represent varied segments of the insurance industry, including agent-broker, claims, international, loss control, personal lines, reinsurance, underwriting and more.

To ensure that you will attract the target audience for your article, you may want to consider the following questions when drafting your article or submitting a topic idea:

- Is the information and/or topic current and relevant?
- Will the information and/or topic provide value to the target audience?
- Is the subject matter at the appropriate level of understanding for the audience?
- In what format would the information be best presented (e.g., feature article, straight news article, Q&A)?

Tone corresponds with audience, as a potentially highly diverse audience may react differently to different styles of writing. For example, because articles will likely be read by people of many different nationalities, cultures and religions, authors may wish to inject humor or sarcasm into a piece judiciously, so as not to offend or confuse. To keep the tone professional and not inflammatory, the CPCU Society reserves the right to reject material or articles that it considers potentially offensive or that may be construed as furthering a political agenda; advocating a controversial position; or advertising a product, service or company.

Abstract

When submitting an article, please include a short abstract with the following basic information:
- Who is the intended audience?
- What is the article about?
- What will readers learn from the article?

Content

Through topics that are of interest to CPCU Society members, the professional journal will share articles that deepen members' knowledge and help advance their careers. Examples of effective article categories include these:

- Topics and Trends—providing information on hot topics and trends (e.g., What You Need to Know About Hurricane and Windstorm Deductibles, Using Drones to Inspect Roofs)

- Solving a Problem—providing tips on issues that likely interest or perplex insurance professionals (e.g., The Five Things Every Property Adjuster Should Know, Five Tips to Enhance Your Career)

- "How to" Guidance—providing step-by-step instruction that helps insurance professionals be most effective (e.g., How to Add Business Interruption Coverage for Vehicles and Mobile Equipment)

As part of your article, please feel free to initiate a dialogue with and/or serve as a source of additional information on your topic for readers. If you do wish to engage with readers, please add the following line to the end of your draft: "For more information, please contact [author's name] at [email address or phone number]."

Permissions and Citations

Every author values his or her work, and the CPCU Society and The Institutes respect this connection. Journal authors who wish to include content from an article written and previously published by a different author can do so with the addition of citations or permissions, as appropriate. If all content within an article is original and written by the submitting author, that author need only complete a permission form allowing the CPCU Society, The Institutes, and The Institutes' affiliates to print, post, and otherwise disseminate the material. This form should accompany all article submissions.

Further, please note that, to generate interest in the journal, select articles may be highlighted through social media, and article excerpts may be posted on interest group websites. Your completion of the permission form may also serve to sanction this promotional use.

The difference between using a citation and gaining permission has to do with amount of content being reused: if an author uses one paragraph or more of material that is the intellectual property of another person or organization, the owner's permission is required. Such permission is necessary for both newly created and reprinted content. We have created a form for our member authors, or authors can simply submit a permissions request and citation by email. The key is this: a valid permission is one in which the owner agrees to in writing.

If the reused material is less than one paragraph, a citation can be used. Here is a simple way to determine whether material should be attributed: citation is necessary for facts that are not considered common knowledge, whether the material is directly quoted, summarized or paraphrased.

You may then ask, How will I know whether material can be considered common knowledge? A good rule of thumb is to determine whether it meets these three standards:
1. The information appears without citation in at least five other sources.
2. The written piece's audience is likely to know the information.
3. The information is readily available from general sources of reference.

If it is unclear whether a piece of information is considered common knowledge by these standards, an author may wish to play it safe and cite the information's source. Depending on the source, a citation should include author, title, publication (if periodical) or publisher (if book), date of publication and page number of the cited material. Citations of material from websites should include author, title and date of article (if available); website title and URL; and the date the author accessed the information. For examples and further guidance, please see www.citefast.com.

Bios

We want to acknowledge our authors' backgrounds and credentials, so we request authors' biographies with all written work. To promote fairness, consistency and readability, The Institutes aim to keep these bios at approximately 50 words and of uniform style.

Please include the following when submitting your bio:

- Consolidated work history, beginning with current job

- A brief account of other relevant professional experience and/or accomplishments, including all designations and degrees

Please note that we do not include promotional language about the author's company or abilities in bios. However, as established in the "Content" section of this document, authors may include their email address and/or phone number so that readers who wish to discuss the subject matter further can contact them.

Author Photos

Photos can help bring the subject matter of any article to life and often add a human face to potentially complicated subject matter. We invite you to submit a professional photo of yourself along with your article. In addition, if you have access to photos that could enhance your article, please submit them. For both headshots and photos, we can accept JPG, TIFF, PNG and EPS files at print-level quality (300 dpi or greater). The CPCU Society's permission form also serves as a photo release form and, as such, covers the permission requirements of any photograph included in an article submission.

Article Checklist

Remember to submit these items along with your article:

- Bio
- Abstract
- Signed publications permissions form
- Print-quality photo(s)